

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE**

IN RE:

Case No. 18-03466-RM3-13

Melissa Ann Wisniowski AKA Melissa Edge
103 McGregor Ct, Franklin, TN 37064
xxx-xx-3010
Debtor

JOINDER IN RESPONSE TO MOTION TO ENLARGE TIME TO FILE POC

Comes now, BSI Financial Services as servicing agent for Bungalow Series III Trust, by and through counsel, and offers the following Joinder in Response to the Debtor's Motion to Enlarge Time to file a Proof of Claim.

Bungalow Series III Trust was not the holder of the subject note and deed of trust at the time of this petition being filed. The prior holder was Nationstar Mortgage, whose counsel filed a Notice of Appearance in this case. Additionally, granting the Debtor's motion would allow the Debtor to cure the arrearage under the note and trust deed as she provided for in her confirmed plan. Granting this motion would avoid unnecessary duplication of judicial resources in that, the Debtor would be compelled to dismiss this case and file another Chapter 13 case so that the mortgage arrearage could be paid.

Respectfully submitted,

/s/Edward D. Russell
Edward D. Russell, #26126
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CERTIFICATE OF SERVICE

I hereby certify that I have sent a true and exact copy of the foregoing Joinder in Response to the Motion to Enlarge Time to File a POC by U.S. Mail, postage prepaid to the Debtor, Melissa A. Wisniowski, 103 McGregor Court, Franklin, TN 37064, Theodore K. Cummins, Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312, and to the Debtor's counsel, United States Trustee, and all other parties of record to receive notice electronically, via the United States Bankruptcy Court's CM/ECF system, this 1st day of November 2018.

/s/Edward D. Russell
Edward D. Russell